



# MaineCare Health Coverage for Parents, Kids and Adults Without Children in the Home

Free or low cost MaineCare may be a health care coverage option for you, your kids and now some adults without children in the home. You or family members may be eligible, even if you are working full or part-time, self-employed, or employed at a small business!

MaineCare, once referred to as Medicaid and Cub Care, offers free and low-cost coverage to eligible parents and their kids, even if the parent(s) are working. Maine Care provides very good coverage for most health care services including well and sick visits to the doctor, specialist care, prescriptions drugs, immunizations, hospital and emergency room

care, eye exams and glasses for kids, therapies, substance abuse and mental health services, dental care, family planning, and more.

## MaineCare for Kids, Pregnant Women and Parents

Children can be eligible for free or low-cost MaineCare coverage depending on the amount of the family's income. Children's eligibility (age 18 and under) and eligibility for pregnant women is primarily based on family gross income - although the self-employed may use net income after business expenses.

Many families who apply are eligible for free coverage. Low-cost coverage for kids and free coverage for pregnant women is available to those living in households where the total family gross income is at or below the income guidelines in column 1, Chart A. Depending on assets held, parents may also be eligible for free coverage. Many common assets, such as a home, land on which the home sits on, an automobile and some savings do not count. Free coverage for both parents and kids may be available to those living in households with income at or below that listed in column 2, Chart A on the following page.

## Infant and Toddler Summer Institute



Thirty-four child care providers from centers and family child care homes around the state attended the Infant and Toddler Summer Institute held at Maine Maritime Academy in July. The goals of the institute are to increase the quality and capacity of infant/toddler care in Maine. Dr. Betsy Squibb taught the 3-credit course, *Infants, Toddlers and Their Caregivers*. Guest speakers included Mellisa Clawson, Rhonda Conway, Gretchen Greenberg, Deb Rainey, Jill Downs, John Hornstein, Sue Reed and Margaret Farmer.

Participants who agreed to increase the number of infants and/or toddlers in their care received

a \$1500 stipend to purchase quality equipment for their infant/toddler program. The lesson on environments and individual sessions with the instructor assisted providers in their selection of equipment. Funds to support this program are from the Child Care and Development Fund through the Department of Human Services Office of Child Care and Head Start.

This was the second annual Infant and Toddler Summer Institute. Last year 31 providers attended the Institute. A follow-up phone survey was done to measure the increase in capacity and quality. The participants or their programs increased the num-

ber of infants/toddlers in their care by 106. Participants also noted that the up-to-date information on infant/toddler development and their new equipment added to the quality of their child care programs.

Dr. Betsy Squibb is the author of *Learning Activities for Infants and Toddlers: An Easy Guide for Everyday Use*, the companion book to *Creating Child-Centered Programs for Infants and Toddlers*. Both books are published by Children's Resources International, Inc..

Information about the Summer 2003 courses will be included in a newsletter soon.



## MaineCare for Families and Pregnant Women

### Who is eligible?

Children and teens age 18 and under and pregnant women with gross monthly family income at or below the amount listed in Column 1 of Chart A. Assets are not counted.

19 and 20 year olds and parents living with their children and teens age 18 and under with gross monthly family income at or below the amount listed in Column 2 of Chart A

and with assets of \$2000 or less. Many assets, such as a home, car, or bank account, do not count toward the asset limit.

Even if family income is above the amount on the Chart, individuals should still apply. Some expenses are not counted.

There is no cost for most MaineCare members. Some families must pay a small monthly premium for their children's coverage.

## MaineCare for Adults without Children Living in the Home

MaineCare provides coverage for adults ages 21 through 64 who do not have children under age 18 living at home and whose monthly income is at or below the amounts in Chart B. The asset limit is \$2000 for single adults and \$3000 for a couple. Many assets, however, such as a home, car or bank account do not count toward the asset limit.

**Chart A: Monthly Gross Income Chart**

Family Size	Column 1* Children (under age 19) low cost coverage Pregnant Women – free coverage	Column 2* Free coverage for Children (under age 21); and Parents
1	\$1,497	\$1,123
2	\$2,020	\$1,515
3	\$2,544	\$1,908
4	\$3,067	\$2,300
5	\$3,590	\$2,693
6	\$4,114	\$3,085
7	\$4,637	\$3,478
8	\$5,160	\$3,870

\*These numbers will be used until spring of 2004. The numbers go up a little each year, usually in March.

**Chart B: MaineCare Coverage for Adults Without Children**

	Annual gross income*	Monthly gross income*
Single Adults without Children under Age 18 at Home	\$8,868/yr	\$749
Couples without Children under Age 18 at Home	\$11,940/yr	\$1010

*(Parents with kids under age 18 at home should use Chart A)*

\*Self employed use net income after business expenses.